

"The Most Sacred of Human Institutions"

AS "The Saturday Evening Post" points out, "The duty of a married man without a fortune, to insure his life is as clear and almost as urgent as his duty to support his family while he is living." The same thought is expressed in the following editorial from "The Commercial Tribune," of Cincinnati:

"Life insurance was evolved for the protection of the most sacred of human institutions—the family. It has done and is doing that work with unswerving fidelity, and no coming time can wither its strength or the certainty that the family of the man who insures and stays insured shall never know the misery and degradation of a penniless existence."

Are you adequately and securely insured with the Mutual Benefit?—the Company that put "sur(e)" in insurance by the adoption in 1912 of RESERVES TO COVER ALL CONTINGENCIES to which the life insurance business is exposed.

M. M. MATTISON, General Agent

CHAS. W. WEBB, District Agent

JOE J. TROWBRIDGE, Special Agent

ANDERSON, SOUTH CAROLINA.

MR. MERCHANT and Business Man

WHEN undecided as to WHAT you want to ADVERTISE, or how you want to advertise—

Phone the Ad Man at The Intelligencer.

Or, if you know what you want and haven't time to get up copy, will gladly DESIGN same, and submit for your approval.

An AD in The Daily Intelligencer

will get results for you.

The proper lighting of show windows has been a great problem with most merchants, i. e., lighting them in a way which will display the MERCHANDISE and not his LIGHTING FIXTURES. While the lighting fixtures are absolutely necessary for the proper lighting of the display they should be designed to place the light on the goods and not in the eyes of persons looking in the windows.

National X-Ray reflectors are designed exclusively for window lighting, and the merchant will have no difficulty in selecting one which will correctly and economically illuminate his windows.

F. S. Mauldin,
311 North Main Street
Electrical Contractor.

RIDER AGENTS WANTED

IN EACH TOWN and district to ride and exhibit a sample Latest Model "Hedgehorn" bicycle furnished by us. Our Rider Agents everywhere are making money fast. Write for full particulars and special offer at once. NO MONEY REQUIRED until you receive and approve your bicycle. We ship to anyone anywhere in the U. S. without a cent deposit in advance, prepaid freight, and allow TEN DAYS' FREE TRIAL during which time you may ride the bicycle and put it to any test you wish. If you are then not perfectly satisfied or do not wish to keep the bicycle, ship it back to us at our expense and you will not be out one cent. FACTORY PRICES. We furnish the highest grade bicycles at actual factory cost. You save \$10 to \$25 middlemen's profits by buying direct of us and have the manufacturer's guarantee behind your bicycle. DO NOT BUY a bicycle or a pair of tires from anyone at any price until you receive our catalogue and learn our method of factory prices and remarkable special offers.

\$10.00 Hedgehorn Puncture-Proof Self-healing Tires A SAMPLE PAIR TO INTRODUCE, ONLY \$4.00

Notice the thick rubber tread "A" and puncture strip "B" also the air strip "C" to prevent rim cutting. This tire will last twice as long as any other make—BETTER, SAFER and EASY RIDING.

Notice the thick rubber tread "A" and puncture strip "B" also the air strip "C" to prevent rim cutting. This tire will last twice as long as any other make—BETTER, SAFER and EASY RIDING.

DO NOT WAIT. Write us a postcard. DO NOT WAIT. Write us a postcard. DO NOT WAIT. Write us a postcard.

J. L. HEAD CYCLE COMPANY, CHICAGO, ILL.

"Dobb" says he takes a number of mine before I even get a chance to look at the pictures."—Birmingham Age Herald.

ORIGIN OF A NOTED PHRASE.

"I'd Never Allow the Constitution to Come Between Friends."

In one session of the legislature the New York city Democratic representatives were split into two camps, and there were two rivals for leadership. One of these was a thoroughly good hearted, happy-go-lucky person who was afterward for several years in congress. He had been a local magistrate and was called Judge. He was always willing to vote for any other member's bill himself, and he regarded it as narrow minded for any one to oppose one of his bills, especially if the opposition was upon the ground that it was unconstitutional.

On one occasion he had a bill to appropriate money with obvious impropriety for the relief of some miscreant whom he styled "one of the honest yeomanry of the state." When I explained to him that it was clearly unconstitutional he answered, "My friend, the constitution don't touch little things like that," and then added, with an ingratiating smile, "Anyhow, I'd never allow the constitution to come between friends."

At the time I was looking over the proofs of Mr. Bryce's "American Commonwealth," and I told him the incident. He put it into the first edition of the "Commonwealth." Whether it is in the last edition or not I cannot say. —From "Theodore Roosevelt—An Autobiography."

FATHER OF PSYCHOLOGY.

Theory of Dr. David Hartley, the Famous English Philosopher.

The first attempt to explain psychological phenomena on physiological principles was made by Dr. David Hartley, the English philosopher, who was born in the year 1705. In his great work, "Observations on Man—His Frame, His Duty and His Expectations," published in 1749 after patient investigation covering sixteen years, he elaborated his epochal theory.

By the development of his law of association and chiefly by the law of transference he accounted for all the phenomena of the mental constitution. According to him, the white medullary substance of the brain, spinal marrow and the nerves proceeding from them, is the immediate instrument of sensation and motion. When a sensation has been frequently experienced it acquires a tendency to repeat itself spontaneously.

Ideas are but these repetitions or reflexes of sensation and in their turn recall other ideas. Thus the sight of an apple recalls an idea of its taste, and this recalls other associated ideas. In this way Hartley accounts for all human emotions. —Milwaukee Sentinel.

Goldsmith's Actor.

Lord Nugent was one evening very eloquent to Goldsmith in praise of M. (a bad actor). "But, my lord," said Goldsmith, "you must allow he treads the stage very ill—he waddles."

"Waddles?" said Lord Nugent. "Yes, he waddles like a goose. Why, you know, we call him Goose M. Well, and then, you know, when he endeavors to express strong passion he bellows."

"Bellows?" said Lord Nugent. "To be sure he does—bellows like a bull. Why, we call him Bull M. Well, then," continued Goldsmith, pursuing his triumph, "his voice breaks, and he croaks."

"Croaks?" said Lord Nugent. "Why, the fellow croaks like a frog. We call him Frog M."

"But M. is a good actor." "Why, yes," said Goldsmith, "haring the goose and the bull and the frog and a few other things I could mention, and, not wishing to speak ill of my neighbors, I will allow M. is a good actor." —Memoirs of the Earl of Nugent.

Sundials.

A sundial consists of two parts, the style or gnomon, usually the edge of a plate of metal, made parallel to the earth's axis, and pointing toward the pole, and the dial plane, which may be of any hard substance and on which are marked the directions of the shadow for the several hours of the day, their halves, quarters, etc.

Dials are given different names, according to the positions which they are constructed to occupy. The dial is called a horizontal dial when the dial plane is on the plane of the horizon; a vertical dial when perpendicular to that plane. A dial whose plane is parallel to the equator is called an equinoctial dial. There are also north dials, south dials, east dials, west dials, polar dials, declining dials, etc. —Chicago Tribune.

Bright Boy.

Holding up a globe before a bright little boy in school the teacher asked what country is opposite to us on the globe. "I don't know, ma'am," was the reply. "Well, now," pursued the teacher, "if I were to bore a hole through the earth and you were to go in at this end, where would you come out?" "Out of the hole," replied the pupil, with an air of triumph. —New York Globe.

Her Test of Bravery.

She—I would never marry a man who is a coward. He—About how brave would he have to be to meet your approval? She—Well, he'd have to have courage enough to propose. —Boston Transcript.

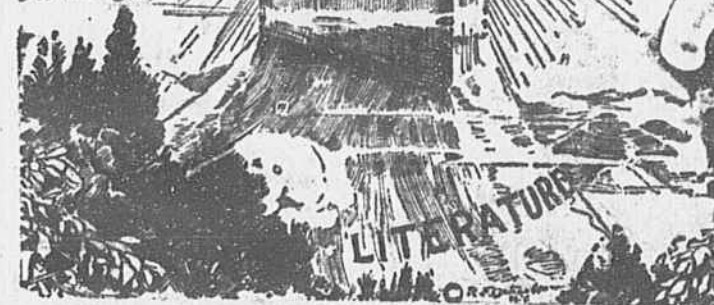
No Wonder.

Jack—Yes, poor John may have had his failure, but his heart was on the right side. Wagner—Is it possible? No wonder he died.

He is nearest to God who has the fewest wants. —Danish Proverb.

Progressive Bankers Invite Your Patronage

THE BANK BOOK IS THE BEST BOOK THE "PRUDENT MAN" HAS ONE.



We urge those who have not yet started a bank account with us to START one. Those who are already our customers know the value of always keeping their bank balance growing. Money put into our bank right here at home stays in our own community, and this helps develop it and helps everybody to prosper.

Why send money away when we can increase the value of OUR OWN property by building up our own town?

Make OUR BANK YOUR bank. We pay 4 per cent interest quarterly.

PEOPLES BANK, - - - - - Anderson, S. C.

The Citizens National Bank

has made a remarkable increase in its business during the past year.

There is a reason for this, try us with a portion of your business now—later you will give us all.

... We Pay Interest on Savings...

J. E. Anderson, Pres.

J. F. Shumate, Cash.

The Farmers and Merchants Bank

...and...

The Farmers Loan and Trust Co.

Whose combined resources are a little the rise of One Million Dollars are taking on more new accounts every day than ever before.

THERE MUST BE A REASON

Small deposits and small loans are especially desired and are especially appreciated and receive especial attention. Interest paid on deposits.

The Farmers Bank of Iva, Now Ready for Business.

The Farmers Bank of Iva is now ready to receive deposits and transact a general banking business.

Taxes will be collected for Corner and Hall and Savannah Townships, and remitted to County Treasurer free of charge. The new bank building will be erected on the Wharton lot at the corner of Broad and East Front Streets, and work on same will begin in the near future. The stock of this bank has been placed largely with the farmers around Iva, and every reasonable favor and accommodation will be shown its customers.

B. F. MAULDIN, Pres.

Capital Stock \$25,000.

W. R. MULLINIX, Cashier.

HAMMOND-DARBY

Mr. Samuel Hammond and Miss Alvada Darby were married at the home of the bride on January the by the Rev. S. G. Hallinger of Pendleton. The parents of the bride and

room have been neighbors and friends all their married lives and the coming together of these families at the marriage of their children was a beautiful occasion. A wide circle of friends wish for Mr. and Mrs. Hammond a happy and prosperous future.